

Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **09-40655**

**UNITED STATES BANKRUPTCY COURT**  
District of South Dakota

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/27/09 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Debtor(s):**

Sherrell Anne Schneiderman  
dba On The Spot Photography Shop  
fka Sherrell Anne Duraso  
46556 – 264th St.  
Sioux Falls, SD 57107

**Case Number:**

09-40655

**Social Security/Taxpayer ID Numbers:**

xxx-xx-2863

**Attorney for Debtor(s):**

Thomas A. Blake  
#202, 505 W 9th St  
Sioux Falls, SD 57104  
Telephone number: (605) 336-1216

**Bankruptcy Trustee:**

Lee Ann Pierce  
Trustee  
PO Box 524  
Brookings, SD 57006  
Telephone number: 605-692-9415

**Meeting of Creditors:**

Date: **October 2, 2009**Time: **01:30 PM**Location: **Suite 300, 314 S. Main Ave., Sioux Falls, SD 57104**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**To File a Complaint Objecting to Discharge of Debtor(s) or to Determine Dischargeability of Certain Debts:**  
**12/1/09**

**To Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

400 S. Phillips Ave., Room 104  
Sioux Falls, SD 57104-6851  
Telephone number: 605-357-2400  
www.sdb.uscourts.gov

**For the Court:**

Frederick M. Entwistle  
Clerk of the Bankruptcy Court

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 8/27/09

**SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.**

## EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of Debtor(s) <i>or</i> to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online, using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	<b>Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.</b>

— Refer to Other Side for Important Deadlines and Notices —

**CERTIFICATE OF NOTICE**District/off: 0869-4  
Case: 09-40655User: mnels  
Form ID: b9aPage 1 of 1  
Total Noticed: 35

Date Rcvd: Aug 27, 2009

The following entities were noticed by first class mail on Aug 29, 2009.

db +Sherrell Anne Schneiderman, 46556 - 264th St., Sioux Falls, SD 57107-6903  
 aty Stephanie C. Bengford, Assistant U.S. Attorney, PO Box 2638, Sioux Falls, SD 57101-2638  
 aty +Thomas A. Blake, #202, 505 W 9th St, Sioux Falls, SD 57104-3667  
 tr +Lee Ann Pierce, Trustee, PO Box 524, Brookings, SD 57006-0524  
 ust Bruce J. Gering, 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462  
 949697 Alltel, Bldg. 4, Fifth Floor, One Allied Dr., Little Rock, AR 72202-2099  
 949698 +Citi Cards, PO Box 6062, Sioux Falls, SD 57117-6062  
 949700 +Citifinancial, 3208 E. 10th St., Sioux Falls, SD 57103-2105  
 949701 +Credit Collection Bureau, 1212 W. Elkhorn St., Sioux Falls, SD 57104-0246  
 949702 Credit Collections Bureau, Professional Debt Collectors, PO Box 90508,  
 Sioux Falls, SD 57109-0508  
 949704 Department Of Education, PO Box 7063, Utica, NY 13504-7063  
 949703 Department Of Education, PO Box 9001560, Louisville, KY 40290-1560  
 949705 +Equifax, Attn: Dispute Department, PO Box 740256, Atlanta, GA 30374-0256  
 949706 +Experian, Attn: Dispute Department, PO Box 2002, Allen, TX 75013-2002  
 949709 General Motors Credit, PO Box 380902, Bloomington, MN 55438-0902  
 949710 +Home Federal Bank, PO Box 5000, Sioux Falls, SD 57117-5000  
 949712 Nelnet Education Planning & Financing, PO Box 82561, Lincoln, NE 68501-2561  
 949713 Nelnet, Inc., PO Box 2970, Omaha, NE 68103-2970  
 949714 Paypal Buyer Credit, PO Box 960080, Orlando, FL 32896-0080  
 949715 +Planned Parenthood, Central Billing, 1965 Ford Pkwy., St. Paul, MN 55116-1923  
 949718 +Sanford Clinic Gastroenterology, 1201 S. Euclid Ave., Sioux Falls, SD 57105-7700  
 949719 +Sanford USD Medical Center, PO Box 5074, Sioux Falls, SD 57117-5074  
 949722 +Trans Union Corporation, Attn: Dispute Department, PO Box 1000, Chester, PA 19022-2001  
 949723 Wells Fargo Financial Cards, PO Box 98791, Las Vegas, NV 89193-8791  
 949724 Wells Fargo Bank, PO Box 5943, Sioux Falls, SD 57117-5943

The following entities were noticed by electronic transmission on Aug 27, 2009.

949696 EDI: AFNIRECOVERY.COM Aug 27 2009 18:04:00 Afni, Inc., PO Box 3427,  
 Bloomington, IL 61702-3427  
 949699 EDI: CIAC.COM Aug 27 2009 18:04:00 Citifinancial, PO Box 6931, The Lakes, NV 88901-6931  
 949707 +EDI: RMSC.COM Aug 27 2009 17:58:00 GE Money Bank, Attn: Bankruptcy Dept., PO Box 103104,  
 Roswell, GA 30076-9104  
 949708 +EDI: RMSC.COM Aug 27 2009 17:58:00 GEMB, PO Box 981064, El Paso, TX 79998-1064  
 949711 EDI: HFC.COM Aug 27 2009 17:58:00 HSBC Retail Services, Dept. 7680,  
 Carol Stream, IL 60116-7680  
 949717 EDI: RMSC.COM Aug 27 2009 17:58:00 Sam's Club, PO Box 981064, El Paso, TX 79998-1064  
 949716 EDI: RMSC.COM Aug 27 2009 17:58:00 Sam's Club, PO Box 960013, Orlando, FL 32896-0013  
 949720 +EDI: WTRRN BANK.COM Aug 27 2009 17:58:00 Target National Bank, PO Box 59317,  
 Minneapolis, MN 55459-0317  
 949721 +EDI: WTRRN BANK.COM Aug 27 2009 17:58:00 Target National Bank, 3901 W. 53rd St.,  
 Sioux Falls, SD 57106-4221  
 949724 EDI: WFFC.COM Aug 27 2009 17:58:00 Wells Fargo Bank, PO Box 5943,  
 Sioux Falls, SD 57117-5943  
 949725 EDI: HFC.COM Aug 27 2009 17:58:00 Younkers Retail Services, PO Box 15521,  
 Wilmington, DE 19850-5521

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Department of Education

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 29, 2009

Signature:

